

New York State Emergency Rental Assistance Program

The New York State Emergency Rental Assistance Program (ERAP) will provide significant economic relief to help low and moderate-income households at risk of experiencing homelessness or housing instability by providing rental arrears, temporary rental assistance and utility arrears assistance.

Residents of New York State are eligible for ERAP rental assistance if:

- Household gross income is at or below 80 percent of the Area Median Income (AMI). These income limits differ by county and household size. A household may qualify based on current income or calendar year 2020 income that is at or below 80 percent AMI.

AND

- On or after March 13, 2020, a member of the household received unemployment benefits **or** experienced a reduction in income, incurred significant costs or experienced other financial hardship, directly or indirectly, due to the COVID-19 pandemic.

AND

- The applicant is obligated to pay rent at their primary residence and has rental arrears (rent overdue) at their current residence for rent owed on or after March 13, 2020.

Households eligible for rental arrears may also be eligible for help paying utility arrears at the same rental unit.

Priority Application Processing

For the first 30 days of the program, priority will be given to households in the following order:

- Households with income at or below 50 percent AMI and that also include a household member who:
 - Is currently unemployed for at least 90 days; or
 - Is a veteran; or
 - Is currently experiencing domestic violence or is a survivor of human trafficking; or
 - Has an eviction case related to their current residence pending in court: or
 - Resides in a mobile home; or
 - Lives in a community that was disproportionately impacted by COVID-19; or
 - Lives in a dwelling of 20 or fewer units.
- Households with income at or below 50 percent AMI.
- Households with income at or below 80 percent AMI and that also include a household member who:
 - Is currently unemployed for at least 90 days; or
 - Is a veteran; or
 - Is currently experiencing domestic violence or is a survivor of human trafficking; or
 - Has an eviction case related to their current residence pending in court: or
 - Resides in a mobile home; or

- Lives in a community that was disproportionately impacted by COVID-19; or
- Lives in a dwelling of 20 or fewer units.

- Households with income at or below 80 percent AMI.

After the first 30 days, applications for all eligible households will be processed on a first come, first served basis, as long as funds remain available.

Households approved for ERAP rental assistance may receive:

- Up to 12 months of **rental arrears payments** for rents accrued on or after March 13, 2020.
- Up to 3 months of **additional rental assistance** if the household spends 30 percent or more of their gross monthly income to pay for rent.
- Up to 12 months of electric or gas **utility arrears** that have accrued on or after March 13, 2020.

Payments will be made directly to the landlord/property owner and utility company on behalf of the tenant. Tenant applicants will be notified of the amounts paid on their behalf. If a landlord is difficult to locate or does not otherwise provide information needed to complete the application, after initial outreach efforts, funds will be held for 180 days to allow sufficient time to locate the landlord and collect required information as well as to provide tenant protections and maximize landlord participation.



FY 2021 INCOME LIMITS DOCUMENTATION SYSTEM

HUD.gov [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

FY 2021 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

FY 2021 Income Limit Area	Median Family Income Explanation	FY 2021 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Utica-Rome, NY MSA	\$72,400	Very Low (50%) Income Limits (\$) Explanation	25,350	29,000	32,600	36,200	39,100	42,000	44,900	47,800
		Extremely Low Income Limits (\$)* Explanation	15,200	17,420	21,960	26,500	31,040	35,580	40,120	44,660
		Low (80%) Income Limits (\$) Explanation	40,550	46,350	52,150	57,900	62,550	67,200	71,800	76,450

NOTE: Oneida County is part of the **Utica-Rome, NY MSA**, so all information presented here applies to all of the **Utica-Rome, NY MSA**.

The **Utica-Rome, NY MSA** contains the following areas: Herkimer County, NY; and Oneida County, NY.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2021 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2021 [Fair Market Rent documentation system](#).